

**Information to identify the case:**

Debtor 1	<u>Shemaria E. Waggoner</u>	Social Security number or ITIN	<b>xxx-xx-6863</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-20349-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shemaria E. Waggoner

6/11/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Shemaria E. Waggoner  
DebtorCase No. 13-20349-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 3180WPage 1 of 2  
Total Noticed: 48

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db +Shemaria E. Waggoner, 2376 Hilltop Road, Presto, PA 15142-1122  
 cr +Chartiers Valley School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,  
 Pittsburgh, PA 15235-5137  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Oakhill at Nevillewood, 138 North McDonald St., Suite 200, McDonald, PA 15057-1290  
 cr Oakhill at Nevillewood c/o Elite Mgmt. Services, McGrath McCall, P.C., 444 Liberty Avenue,  
 Four Gateway Center, Suite 1040, Pittsburgh, PA 15222  
 13584666 +AES/PHEAA, PO BOX 8183, HARRISBURG PA 17105-8183  
 13594265 +Aes/Pheaa, Po Box 8147, Harrisburg, Pa 17105-8147  
 13555468 +Aes/brazos/us Bank, Po Box 2461, Harrisburg, PA 17105-2461  
 13563313 Bank of America N.A., Loss/Recovery, 4161 Piedmont Parkway, NC4 105 03 14,  
 Greensboro, NC 27410  
 13597662 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13555480 +Household Bank, POB 71104, Charlotte, NC 28272-1104  
 13555484 +Nevillewood Homeowners Association, 138 N. McDonald Street, Suite #200,  
 Mc Donald, PA 15057-1290  
 13599816 +Oakhill at Nevillewood, c/o Elite Management Services, 138 North McDonald St., Suite 200,  
 McDonald, PA 15057-1290  
 13555485 +Pittsburgh Parking C, c/o Professional Account Man., 633 W. Wisconsin Ave.,  
 Milwaukee, WI 53203-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2018 01:53:44 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jun 12 2018 01:53:32 Ditech Financial LLC,  
 PO BOX 0049, Palatine, IL 60055-0001  
 13555469 EDI: BANKAMER.COM Jun 12 2018 05:48:00 Bank Of America, N.a., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 13555470 EDI: CAPITALONE.COM Jun 12 2018 05:48:00 Cap One, Po Box 85520, Richmond, VA 23285  
 13555471 +EDI: CAPITALONE.COM Jun 12 2018 05:48:00 Cap One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 13555472 +EDI: CAPITALONE.COM Jun 12 2018 05:48:00 Capital One, POB 71083,  
 Charlotte, NC 28272-1083  
 13555473 +EDI: CHASE.COM Jun 12 2018 05:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13555474 +EDI: CITICORP.COM Jun 12 2018 05:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13555475 +EDI: WFNBN.COM Jun 12 2018 05:48:00 Comenity Bank/limited, Po Box 182789,  
 Columbus, OH 43218-2789  
 13572681 +EDI: TSYS2.COM Jun 12 2018 05:48:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13967782 EDI: ECMC.COM Jun 12 2018 05:48:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 13555476 +EDI: RMSC.COM Jun 12 2018 05:48:00 Gecrb/banarepdc, Po Box 965005,  
 Orlando, FL 32896-5005  
 13555477 +EDI: RMSC.COM Jun 12 2018 05:48:00 Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005  
 13555478 EDI: RMSC.COM Jun 12 2018 05:48:00 Gecrb/jcp, Po Box 984100, El Paso, TX 79998  
 13555479 +EDI: RMSC.COM Jun 12 2018 05:48:00 Gecrb/old Navy, Po Box 965005,  
 Orlando, FL 32896-5005  
 13655234 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 12 2018 01:53:32 Green Tree, POB 6172,  
 Rapid City, SD 57709-6172  
 13667562 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 12 2018 01:53:32 Green Tree Servicing, LLC,  
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
 13555481 EDI: IRS.COM Jun 12 2018 05:48:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114  
 13627573 EDI: JEFFERSONCAP.COM Jun 12 2018 05:48:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 13630219 +EDI: OPHSUBSID.COM Jun 12 2018 05:48:00 KEYSTONE RECOVERY PARTNERS, SERIES II,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13555482 +EDI: CBSKOHL.S.COM Jun 12 2018 05:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 13555483 +EDI: TSYS2.COM Jun 12 2018 05:48:00 Macys, POB 183083, Columbus, OH 43218-3083  
 13635253 EDI: PRA.COM Jun 12 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13565537 E-mail/Text: ebn@vativrecovery.com Jun 12 2018 01:53:32 Palisades Acquisition IX LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,  
 PO Box 40728, Houston, TX 77240-0728  
 13567155 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2018 01:53:45  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 13604077 EDI: Q3G.COM Jun 12 2018 05:49:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Jun 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13574853 +E-mail/Text: bncmail@w-legal.com Jun 12 2018 01:54:03 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13597411 +E-mail/Text: bncmail@w-legal.com Jun 12 2018 01:54:03 TD Bank USA, N.A.,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13555486 +EDI: WTRRN BANK.COM Jun 12 2018 05:48:00 Target National Bank, POB 660170,  
Dallas, TX 75266-0170  
13555487 +EDI: WTRRN BANK.COM Jun 12 2018 05:48:00 Target Nb, Po Box 673,  
Minneapolis, MN 55440-0673  
13555488 +EDI: TFSR.COM Jun 12 2018 05:48:00 Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260,  
Horsham, PA 19044-2387  
13598267 EDI: TFSR.COM Jun 12 2018 05:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026  
13555489 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jun 12 2018 01:53:53 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr Ditech Financial LLC fka Greentree Servicing LLC  
cr Green Tree Servicing, LLC  
cr Pa Dept of Revenue  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
cr\* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
TOTALS: 4, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2018 at the address(es) listed below:

Gary William Short on behalf of Debtor Shemaria E. Waggoner garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Greentree Servicing LLC  
bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkggroup@kmlawgroup.com  
Jeffrey Dallas Ries on behalf of Creditor Oakhill at Nevillewood jries@plmoffice.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Chartiers Valley School District jlc@mbm-law.net  
Kenneth D. Henderson on behalf of Creditor Pa Dept of Revenue RA-occbankruptcy@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Preston D. Jaquish on behalf of Creditor Oakhill at Nevillewood c/o Elite Mgmt. Services  
pjaquish@lenderlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 12